

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STACEY L. LOWDEN-POOLE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-23515 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/04/2018 and confirmed on 10/22/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		122,267.14
Less Refunds to Debtor	923.31	
TOTAL AMOUNT OF PLAN FUND		121,343.83

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	5,824.92	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,824.92

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BAXTER CREDIT UNION	0.00	74,870.70	0.00	74,870.70
	Acct: 8208				
	BAXTER CREDIT UNION	6,015.01	6,015.01	0.00	6,015.01
	Acct: 8208				
	BAXTER FEDERAL CREDIT UNION	0.00	28,609.00	0.00	28,609.00
	Acct: 4383				
	BAXTER FEDERAL CREDIT UNION	115.00	115.00	0.00	115.00
	Acct: 4383				
					109,609.71

Priority					
	SHAWN N WRIGHT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	STACEY L. LOWDEN-POOLE	0.00	0.00	0.00	0.00
	Acct:				
	STACEY L. LOWDEN-POOLE	923.31	923.31	0.00	0.00
	Acct:				
	LAW OFFICE OF SHAWN N WRIGHT	0.00	0.00	0.00	0.00
	Acct:				
	LAW OFFICE OF SHAWN N WRIGHT	4,000.00	4,000.00	0.00	0.00
	Acct:				
	PENN HILLS SD (PENN HILLS) (EIT)**	609.21	609.21	0.00	609.21
	Acct: 7223				
					609.21

Unsecured					
	BAXTER FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct:				
	BAXTER FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	9,255.87	533.14	0.00	533.14
	Acct: 7423				
	LVNV FUNDING LLC, ASSIGNEE	3,759.09	216.52	0.00	216.52
	Acct: 9665				
	CAPITAL ONE NA**	3,037.23	174.94	0.00	174.94

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4547				
	DEPARTMENT STORES NATIONAL BANK	4,003.78	230.62	0.00	230.62
	Acct: 4472				
	UPMC HEALTH SERVICES	1,598.14	92.05	0.00	92.05
	Acct: 7223				
	UPMC PHYSICIAN SERVICES	579.83	33.40	0.00	33.40
	Acct: 7223				
	VERIZON BY AMERICAN INFOSOURCE LP	170.87	9.84	0.00	9.84
	Acct: 0011				
	DUQUESNE LIGHT COMPANY(*)	164.60	9.48	0.00	9.48
	Acct: 3359				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	JENNIFER L CERCE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
					1,299.99

TOTAL PAID TO CREDITORS

111,518.91

TOTAL CLAIMED

PRIORITY 609.21

SECURED 6,130.01

UNSECURED 22,569.41

Date: 01/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
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IN RE:

STACEY L. LOWDEN-POOLE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-23515 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Stacey L. Lowden-Poole
Debtor

Case No. 18-23515-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 29, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recip ID	Recipient Name and Address
db	+ Stacey L. Lowden-Poole, 505 Lougeay Road, Pittsburgh, PA 15235-4506
14924744	+ Penn Hills School District, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 30 2024 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14948488	+ Email/Text: BKelectronicnotices@cenlar.com	Jan 30 2024 00:08:00	Baxter Credit Union, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14909989	+ Email/Text: bankruptcies.notifications@bcu.org	Jan 30 2024 00:10:00	Baxter Federal Credit Union, 340 North Milwaukee Avenue, Vernon Hills, IL 60061-1533
14909990	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2024 01:01:47	Capital One, PO Box 85520, Richmond, VA 23285-5075
14934201	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2024 00:38:25	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14944085	Email/PDF: bncnotices@becket-lee.com	Jan 30 2024 00:12:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14909991	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:13:00	Citi Cards, PO Box 6497, Sioux Falls, SD 57117-6497
14909993	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:13:47	Macy's, 9111 Duke Boulevard, Mason, OH 45040
14948262	Email/Text: bnc-quantum@quantum3group.com	Jan 30 2024 00:09:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14945099	+ Email/Text: kburkley@bernsteinlaw.com	Jan 30 2024 00:10:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14909992	Email/Text: PBNCNotifications@peritussservices.com	Jan 30 2024 00:07:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
14945227	Email/PDF: resurgentbknofications@resurgent.com	Jan 30 2024 00:12:55	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14909994	+ Email/Text: BankruptcyNotice@upmc.edu	Jan 30 2024 00:10:00	UPMC, Distribution Room #386, 2 Hotel Metal Street, Pittsburgh, PA 15203-2348
14941631	Email/Text: BNCnotices@dcmsservices.com	Jan 30 2024 00:08:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14941624	Email/Text: BNCnotices@dcmsservices.com	Jan 30 2024 00:08:00	UPMC Physician Services, PO Box 1123,

District/off: 0315-2

User: auto

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Date Rcvd: Jan 29, 2024

Form ID: pdf900

Total Noticed: 18

14942948

Email/PDF: ebn_ais@aisinfo.com

Minneapolis, MN 55440-1123

Jan 30 2024 00:12:58

Verizon, by American InfoSource as agent, PO
Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Baxter Credit Union
cr		Cenlar FSB as servicer for Baxter Credit Union
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Cenlar FSB as servicer for Baxter Credit Union dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Baxter Credit Union dcarlon@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor Baxter Credit Union mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Stacey L. Lowden-Poole shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 9